

House File 2188 - Introduced

HOUSE FILE 2188

BY RUNNING-MARQUARDT

A BILL FOR

1 An Act relating to health insurance coverage for mammograms and
2 including effective date and applicability provisions.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 514C.4, Code 2018, is amended to read as
2 follows:

3 **514C.4 Mandated coverage for mammography.**

4 1. As used in this section:

5 a. "Health care professional" means the same as defined in
6 section 514J.102.

7 b. "Mammogram" means a radiographic image obtained using a
8 procedure, including two-dimensional mammography or three-
9 dimensional mammography, as recommended by a woman's health
10 care professional.

11 ~~1.~~ 2. a. A policy or contract providing for third-party
12 payment or prepayment of health or medical expenses shall
13 provide minimum mammography examination coverage, including,
14 but not limited to, the following classes of third-party
15 payment provider contracts or policies delivered, issued for
16 delivery, continued, or renewed in this state.

17 (1) Individual or group accident and sickness insurance
18 providing coverage on an expense-incurred basis.

19 (2) An individual or group hospital or medical service
20 contract issued pursuant to [chapter 509](#), [514](#), or [514A](#).

21 (3) An individual or group health maintenance organization
22 contract regulated under [chapter 514B](#).

23 (4) An individual or group Medicare supplemental policy,
24 unless coverage pursuant to such policy is preempted by federal
25 law.

26 b. A long-term care policy or contract is specifically
27 excluded from regulation under [this section](#).

28 ~~2.~~ 3. As used in [this section](#), "*minimum mammography*
29 *examination coverage*" means benefits which are better than or
30 equal to the following minimum requirements:

31 a. One baseline mammogram for any woman who is thirty-five
32 through thirty-nine years of age, or more frequent mammograms
33 if recommended by the woman's physician health care
34 professional.

35 b. A mammogram every two years for any woman who is

1 forty through forty-nine years of age, or more frequently if
2 recommended by the woman's physician health care professional.

3 c. A mammogram every year for any woman who is fifty years
4 of age or older, or more frequently if recommended by the
5 woman's physician health care professional.

6 ~~3.~~ 4. Mammogram benefits may be subject to any policy or
7 contract provisions which apply generally to other services
8 covered by the policy or contract.

9 ~~4.~~ 5. The commissioner of insurance shall adopt rules under
10 chapter 17A necessary to implement this section.

11 Sec. 2. EFFECTIVE DATE. This Act, being deemed of immediate
12 importance, takes effect upon enactment.

13 Sec. 3. APPLICABILITY. This Act applies to the classes of
14 third-party payment provider contracts or policies specified
15 in section 514C.4, as amended by this Act, that are delivered,
16 issued for delivery, continued, or renewed in this state on or
17 after July 1, 2018.

18 EXPLANATION

19 The inclusion of this explanation does not constitute agreement with
20 the explanation's substance by the members of the general assembly.

21 This bill relates to insurance coverage for a mammogram as
22 recommended by a woman's health care professional.

23 The bill defines "mammogram" as a radiographic image
24 obtained using a procedure, including two-dimensional
25 mammography or three-dimensional mammography, as recommended by
26 a woman's health care professional. The bill does not change
27 the minimum mammography examination coverage requirements. The
28 bill requires, however, that the insurance coverage apply to
29 two-dimensional mammograms and three-dimensional mammograms.
30 The bill also allows a woman's health care professional,
31 defined to include licensed health care practitioners other
32 than a woman's physician, to recommend a mammogram.

33 The bill applies to the classes of third-party payment
34 provider contracts or policies specified in Code section 514C.4
35 that are delivered, issued for delivery, continued, or renewed

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1 in this state on or after July 1, 2018.